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STUDENT FINANCES, AUSTRALIA, 1991

NEW ISSUE

MAIN FEATURES

Principal source of finance

The estimates in this publication relate to students aged 15 — 64 who are not employed full time, and apprentices.

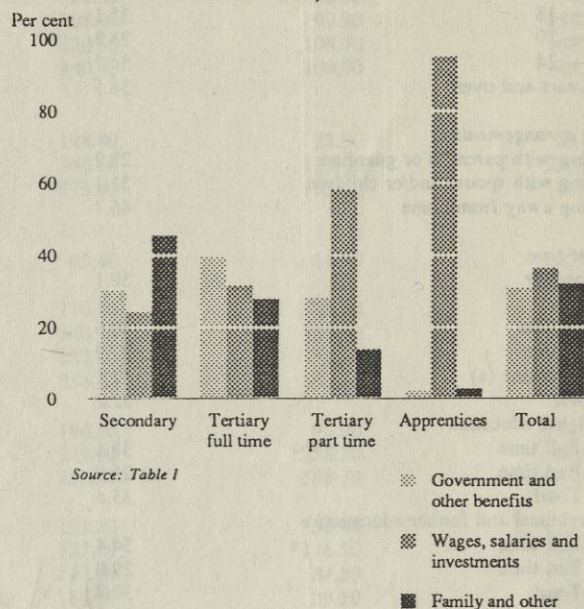
Overall, 73.2 per cent of students were living at home with parent(s) or guardian, but only 32.2 per cent of students indicated family and others as their principal source of finance. Wages, salaries and investments were the principal source of finance for 36.5 per cent of students and 31.1 per cent had Government and other benefits as their principal source of finance.

Almost all secondary students live at home with parent(s) or guardian and 45.6 per cent have family and others as their principal source of finance.

The principal source of finance for tertiary students was strongly related to their full or part time status. The most common principal source of finance for tertiary full time students is Government and other benefits (40.6 per cent) whereas for tertiary part time students, it is wages, salaries and investments (58.3 per cent).

Most apprentices (95.1 per cent) have wages, salaries and investments as their principal source of finance.

FIGURE 1. STUDENTS: STUDENT TYPE
BY PRINCIPAL SOURCE OF FINANCE,
AUSTRALIA, 1991



NOTES

The estimates in this publication relate to the financial arrangements of students who are not employed full time, and apprentices. They have been compiled from a survey on student finances that was conducted throughout Australia in late October and early November 1991 using a sample of dwellings which had been included in the May 1991 monthly population survey. The May 1991 survey included questions on transition from education to work. For further details about the scope of the student finances survey see the Explanatory Notes at the back of this publication.

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TABLE 1. STUDENTS: DISTRIBUTION OF SELECTED STUDENT CHARACTERISTICS BY PRINCIPAL SOURCE OF FINANCE, AUSTRALIA, 1991
(per cent)

Student characteristics	Principal source of finance			Total	Per cent of all students
	Government and other benefits	Wages, salaries and investments	Family and other		
<i>Sex</i>					
Male	31.1	34.6	34.3	100.0	49.8
Female	31.5	38.4	30.1	100.0	50.3
<i>Age group</i>					
15 — 16	22.1	24.2	53.8	100.0	25.4
17 — 18	35.1	31.9	33.0	100.0	27.3
19 — 20	28.3	49.7	22.0	100.0	16.3
21 — 24	34.7	38.8	26.5	100.0	12.8
25 years and over	38.5	47.3	14.1	100.0	18.2
<i>Living arrangements</i>					
Living with parent(s) or guardian	28.2	35.2	36.6	100.0	73.2
Living with spouse and/or children	31.1	51.0	17.9	100.0	12.2
Living away from home	46.7	31.3	22.1	100.0	14.6
<i>Student type</i>					
Secondary	30.1	24.3	45.6	100.0	46.0
Tertiary					
Full time	40.6	31.6	27.8	100.0	32.5
Part time	27.9	58.3	13.9	100.0	14.6
Apprentice (a)	*2.1	95.1	*2.8	100.0	6.9
Total	32.2	46.9	20.9	100.0	54.0
Higher education					
Full time	38.1	33.2	28.7	100.0	26.1
Part time	25.0	60.6	14.5	100.0	5.9
Total	35.6	38.4	26.0	100.0	32.1
Technical and further education					
Full time	54.4	25.6	20.1	100.0	5.3
Part time	29.0	58.2	12.8	100.0	7.4
Total	39.7	44.5	15.8	100.0	12.7
Other	33.2	37.0	29.8	100.0	2.4
All students	31.3	36.5	32.2	100.0	100.0

(a)Apprentices have been shown as a separate category and included in the Tertiary Total estimates, but excluded from all other student type estimates.

TABLE 2. STUDENT LIVING ARRANGEMENTS, AUSTRALIA, 1991
(per cent)

Student type	Living arrangements		
	With parent(s) or guardian	With spouse and/or children	Living away from home
Secondary	97.2	*0.9	*1.9
Tertiary			
Full time	56.3	10.8	32.9
Part time	31.5	55.5	13.0
Apprentices (a)	82.4	*2.1	15.5
Total	52.9	21.8	25.3
All students	73.2	12.2	14.6

(a)Apprentices have been shown as a separate category and included in the Tertiary Total estimates, but excluded from all other student type estimates.

TABLE 3. AVERAGE WEEKLY TOTAL INCOME OF STUDENTS: SELECTED STUDENT CHARACTERISTICS BY PRINCIPAL SOURCE OF FINANCE, AUSTRALIA, 1991
(dollars)

Student characteristics	Principal source of finance			All students
	Government and other benefits	Wages, salaries and investments	Family and other	
Sex				
Male	99.70	217.00	41.20	120.20
Female	114.40	181.00	46.20	119.40
Age group				
15 — 16	60.00	55.90	11.40	32.90
17 — 18	70.90	128.50	26.50	74.60
19 — 20	98.50	208.90	99.30	153.50
21 — 24	143.70	230.50	108.70	168.20
25 years and over	176.90	340.80	109.90	245.00
Living arrangements				
Living with parent(s) or guardian	80.00	148.80	23.30	83.40
Living with spouse and/or children	188.50	346.30	113.00	255.50
Living away from home	144.20	273.80	165.40	189.40
Student type				
Secondary	65.70	65.40	14.70	42.40
Tertiary				
Full time	98.40	110.80	35.30	77.50
Part time	157.30	340.10	157.30	261.10
Apprentice (a)	*147.70	287.00	*1.00	276.10
Total	140.10	256.30	97.10	185.60
Higher education				
Full time	136.20	164.60	90.90	132.60
Part time	*148.40	379.00	*258.30	304.00
Total	137.80	228.50	108.10	164.90
Technical and further education				
Full time	120.40	*153.20	*56.40	115.90
Part time	166.30	337.60	*116.30	259.60
Total	139.90	293.20	84.50	199.40
Other	172.90	189.60	29.10	136.30
All students	107.10	198.00	43.50	119.80

(a) Apprentices have been shown as a separate category and included in the Tertiary Total estimates, but excluded from all other student type estimates.

TABLE 4. AVERAGE WEEKLY EXPENDITURE OF TERTIARY STUDENTS, BY LIVING ARRANGEMENTS AND PRINCIPAL SOURCE OF FINANCE, AUSTRALIA, 1991
(dollars)

Principal items of expenditure	Living arrangements			Principal source of finance			All tertiary students
	With parent(s) or guardian	With spouse and/or children	Living away from home	Government and other benefits	Wages, salaries and investments	Family and other	
Academic	12.40	16.90	18.20	17.30	13.70	13.50	14.80
Transport	28.70	26.30	24.20	23.90	35.10	14.00	27.10
Residential	13.60	44.70	67.50	40.50	32.00	28.60	34.00
Personal	61.00	92.80	79.60	65.50	87.70	49.70	72.60
Other	15.00	33.20	14.90	12.80	26.20	12.10	19.00
Total	130.60	213.90	204.30	159.90	194.60	117.90	167.40

GLOSSARY

Apprentice: A person currently undertaking an apprenticeship course and studying as part of that course. For the purposes of this publication, apprentices have been excluded from *part time* and *technical and further education* estimates and shown as a separate category.

Average weekly expenditure: The average obtained when the total estimated expenditure for a particular set of expenditure items is divided by the estimated number of students within that group.

Average weekly income: The average obtained when the total estimated income for a particular student group is divided by the estimated number of students within that group.

Expenditure: The transaction cost of goods and services acquired during the reference period whether or not those goods were paid for or consumed. For example, goods purchased by bankcard are counted as expenditure at the time they were acquired rather than at the time the bankcard bill was paid.

As far as possible, where someone else has directly covered the transaction cost, the expenditure is not included in the estimates in this publication. For example, if a parent paid rent for a student directly to the landlord, the expenditure was recorded as nil, but if the student paid rent and was reimbursed partly by the parent, the student's contribution to rent would be recorded as expenditure. (See Explanatory Note on data reliability.)

Full time employed persons: Persons who usually work 35 hours or more a week (in all jobs).

Full time students: Students who consider themselves to be attending full time, or the institution which they are attending so classifies them.

Income: The gross income from all sources. It is classified by principal source of finance, which is defined separately. Income in this publication also includes cash gifts and allowances from family and others. (These items are not usually classified as income. See also Explanatory Note on data reliability.)

Living arrangements: Refers to the type of household in which the student is currently living. There are three major categories:

With parent(s) or guardian.

With spouse and/or children.

Living away from home includes living in student halls of residence, group housing, alone or boarding.

Part time students: Students who consider themselves to be attending part time, or the institution which they are attending so classifies them. For the purposes of this publication, apprentices have been excluded from *part time students* and shown as a separate category.

Principal items of expenditure: These are classified by the major categories of expenditure reported by the respondent. The major categories and how they have been comprised are:

Academic: books, stationery, equipment needed for academic purposes and institutional fees and levies.

Transport: motor vehicle costs such as registration, insurance, repairs and maintenance, and other transport costs.

Residential: board, rent, home maintenance, electricity, gas, telephone and other residential costs.

Personal: food and groceries, entertainment, recreation, clothing and footwear, and other personal costs.

Other: children's education and childcare costs, household goods and other expenses.

Principal source of finance: Refers to the main source of finance as reported by the respondent. There are three major categories:

Government and other benefits: Government pensions, allowances and supplements, cadetships and employer financed subsidies.

Wages, salaries and investments: wages, salaries, business transactions and other investments such as rents and dividends, and sales of personal possessions.

Family and other: includes cash gifts and allowances from family and/or friends, repaid loans or no reported income.

Student: A person aged 15 to 64 years who was enrolled in either a full-time or part-time course at any educational institution.

Student type: The major type of institution at which the student is studying. Tertiary students are also classified by full time and part time. The category *Other* includes tertiary institutions which are not classified elsewhere, such as business colleges and theological colleges.

EXPLANATORY NOTES

Introduction

In late October and early November 1991, a sample survey of approximately 3400 students was conducted throughout Australia. The survey was conducted as a supplement to the Labour Force Survey. The survey collected information relating to the income and expenditure of students.

Scope

2. The scope of the survey was students aged 15 to 64 years who were not employed full-time, and apprentices, who in May 1991, were usual residents of private dwellings or halls of residence. The scope restrictions for the monthly labour force survey (see *The Labour Force, Australia* (6203.0)) also applied to this survey. Students who identified themselves as overseas students have been excluded from all estimates in this publication.

Coverage

3. A description of the coverage rules applied in population surveys is included in *The Labour Force, Australia* (6203.0).

Data items

4. The data relating to income included in this publication are Government and other benefits, wages, salaries and investments and cash gifts from family and others. Also collected, but not included in this publication, were the value of goods and services provided by spouses, parents and housemates. A more detailed description of income is provided in the glossary.

5. Expenditure data included a range of items relating to academic, personal, residential, transport and other expenditure. A more detailed description of expenditure items is provided in the glossary.

Methodology

6. Information was collected by personal interview. The reference periods for income and expenditure items ranged from one week to one year depending upon the item and the individual student's situation and records. The reference period for regular income and expenditure items was usually the week prior to the survey. Major items of income and expenditure for the year to date were also collected, averaged over the year, and included in the weekly average estimates.

Estimation procedure

7. The estimates in this publication were compiled by use of a ratio estimation procedure ensuring conformity with independently estimated population distributions. Estimates of the number of persons in certain age-sex population groups were weighted according to the corresponding estimates obtained from the *Transition from Education to Work, Australia* (6227.0).

Data reliability

8. The estimates in this publication have been obtained from a sample survey and are subject to both sampling and non-sampling error. Further information about the sources of error in the estimates can be found in the Technical Note of *Transition from Education to Work, Australia* (6227.0) or from the contact officer shown on the front of this publication.

9. Care should be taken when comparing estimates of income and expenditure. In some cases, it appears that expenditure on items for the student by others has been included in the student's expenditure, or that income from all sources has not been accurately recorded.

Related publications

10. Other ABS publications which may be of interest include:

Transition from Education to Work, Australia (6227.0) — issued annually.

Labour Force Status and Educational Attendance (Persons Aged 15 to 24), Australia (6272.0) — issued annually.

The Labour Force, Australia (6203.0) — issued monthly.

1988-89 Household Expenditure Survey, Australia: Summary of Results (6530.0) — irregular.

1988-89 Household Expenditure Survey, Australia: Household Characteristics (6531.0) — irregular.

1988-89 Household Expenditure Survey, Australia: Detailed Expenditure Items (6563.0) — irregular.

11. Current publications produced by the ABS are listed in the *Catalogue of Publications and Products, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Unpublished statistics

12. As well as the statistics included in this and related publications, the ABS has other relevant unpublished data available. Inquiries should be made to the contact shown at the front of this publication.

Symbols and other usages

* subject to sampling variability too high for most practical uses.

13. Because estimates have been rounded, discrepancies may occur between sums of the component items and totals.

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